

# **EXHIBIT M**

1 UNITED STATES DISTRICT COURT  
2 DISTRICT OF NEW JERSEY

ORIGINAL

2:09 cv 01295 GEB

3 PICATINNY FEDERAL CREDIT UNION

Plaintiff,

4 v.

5 FEDERAL NATIONAL MORTGAGE  
ASSOCIATION,

Defendants.

The deponent did  
not read and sign  
this deposition  
transcript

6 -----  
7 SPERRY ASSOCIATES FEDERAL  
CREDIT UNION.

Plaintiff

2:09 cv 04782 GEB

8 vs

9 FEDERAL NATIONAL MORTGAGE  
ASSOCIATION,

Defendants.

10 -----  
11 FEDERAL NATIONAL MORTGAGE  
ASSOCIATION,

Plaintiff,

2:10 cv 00473 GEB

12 vs.

13 PROPONENT FEDERAL CREDIT  
UNION,

14 Defendant.

15 -----  
16 DEPOSITION OF BARBARA CUSHMAN  
WASHINGTON, DC.  
MAY 12, 2010

17 (Per protective order section 9., this transcript has a  
18 temporary "Confidential" designation for a period of 15 days  
after the deposition is received.)

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3           The oral deposition of BARBARA CUSHMAN, taken on  
4           Wednesday, May 12, 2010, commencing at 9:30 a.m.  
5           held at the offices of LATHAM & WATKINS, LLP,  
6           555 Eleventh Street, Northwest, Suite 1000  
7           Washington D.C before T. S. Hubbard, Jr., Court  
8           Reporter and Notary Public for the District of  
9           Columbia.

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13           \* \* \* \*  
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A P P E A R A N C E S:

On Behalf of the Plaintiff

Piscatinny Federal Credit Union

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1  
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11  
12 \* \* \* \* \*

1 Q. That's the number that Fannie Mae  
2 assigns to loans that are told to it?

3 A. Yes.

4 Q. The lender ID number in the second  
5 column, what does that represent, do you  
6 know?

7 A. That will be the lender loan ID  
8 number.

9 Q. That would be the loan number, the  
10 number that the lender itself assigned to the  
11 loan, is that your understanding?

12 A. That's my understanding.

13 Q. Are you aware of any actions or  
14 inactions by my client, Picatinny Federal  
15 Credit Union, that led you to believe that at  
16 any time Mr. McGrath was authorized to sign  
17 loan documents on behalf of Picatinny?

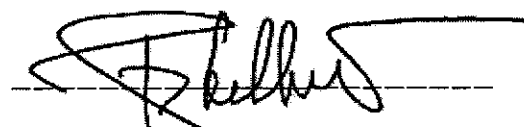
18 A. No.

19 Q. At the time you certified the Weed  
20 and Flynn loans that we have seen there was  
21 nothing that my client did or did not do that  
22 induced you to believe that he had authority

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2  
3 CERTIFICATE OF REPORTER  
4

5 I, T. S. Hubbard, Jr. Court Reporter, the  
6 officer before whom the foregoing proceedings  
7 were taken, do hereby certify that the foregoing  
8 transcript is a true and correct record of the  
9 proceedings; that said proceedings were taken  
10 by me stenographically and thereafter reduced to  
11 typewriting under my supervision; and that I  
12 am neither counsel for, related to, nor employed  
13 by any of the parties to this case and have no  
14 interest, financial or otherwise, in its outcome.

15 IN WITNESS WHEREOF, I have hereunto set my  
16 hand this 22nd day of May, 2009.

17   
18

19 NOTARY PUBLIC IN AND FOR THE

20 Commission Expires April 31, 2013  
21  
22

